

<b>Information to identify the case:</b>			
Debtor 1:	<b>Bonnie Rothenberger</b>		Social Security number or ITIN: xxx-xx-6458
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: -----
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed in chapter: 13 1/4/22
Case number:	22-10038-RG		Date case converted to chapter: 7 9/29/22

**Official Form 309A (For Individuals or Joint Debtors)**  
**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline** 10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Bonnie Rothenberger	
2. All other names used in the last 8 years		
3. Address	26 Ridgewood Ave. Glen Ridge, NJ 07028	
4. Debtor's attorney Name and address	Avram D White Law Offices of Avram D White, Esq 66 Hampton Terrace Orange, NJ 07050	Contact phone 973-669-0857 Email: clistbk3@gmail.com
5. Bankruptcy trustee Name and address	Jay L. Lubetkin Rabinowitz, Lubetkin & Tully, L.L.C. 293 Eisenhower Parkway, Suite 100 Livingston, NJ 07039	Contact phone 973-597-9100

For more information, see page 2 >

Debtor **Bonnie Rothenberger**

Case number **22-10038-RG**

<b>6. Bankruptcy clerk's office</b>	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 973-645-4764  Date: 9/30/22
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. (800) 676-6856</p>		
<b>7. Meeting of creditors</b>	<b>October 27, 2022 at 09:30 AM</b>	Location:
<p><b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p><b>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</b></p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 12/27/22</b>
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <p><b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b></p>		
<hr/>		
<b>Deadline to object to exemptions:</b>		<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>		
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:  
Bonnie Rothenberger  
Debtor

Case No. 22-10038-RG  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Sep 30, 2022

User: admin  
Form ID: 309A

Page 1 of 2  
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2022:**

Recip ID	Recipient Name and Address
db	+ Bonnie Rothenberger, 26 Ridgewood Ave., Glen Ridge, NJ 07028-1012
tr	+ Jay L. Lubetkin, Rabinowitz, Lubetkin & Tully, L.L.C., 293 Eisenhower Parkway, Suite 100, Livingston, NJ 07039-1711
519477457	+ PSEG, 80 Park Plaza T5D, Newark, NJ 07102-4195
519477462	+ U S Dept Of Ed/Gsl/Atl, Po Box 5609, Greenville, TX 75403-5609
519477465	+ University Hospital, PO Box 3009, Newark, NJ 07103-0009
519477463	+ University Hospital, 100 Bergen St., Newark, NJ 07103-2494
519477464	+ University Hospital, 150 Bergen Street, Newark, NJ 07103-2406
519477466	+ University Medical Associates, PO Box 18153, Newark, NJ 07191-8153
519477468	+ University of Medicine and Dentistry, 110 Bergen Street, Newark, NJ 07103-2400
519477467	+ University of Medicine and Dentistry, 215 South Orange Avenue, Newark, NJ 07103-2700

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: clistbk3@gmail.com	Sep 30 2022 21:38:00	Avram D White, Law Offices of Avram D White, Esq, 66 Hampton Terrace, Orange, NJ 07050
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 30 2022 21:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Sep 30 2022 21:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519481478	+ EDI: AISACG.COM	Oct 01 2022 00:58:00	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519477454	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 30 2022 21:38:00	Mr. Cooper, PO Box 650783, Dallas, TX 75265-0783
519477455	Email/Text: nsm_bk_notices@mrcooper.com	Sep 30 2022 21:38:00	Nationstar Mortgage , LLC, PO Box 299008, Lewisville, TX 75029
519477458	^ MEBN	Sep 30 2022 21:29:35	PSEG, PO Box 14444, New Brunswick, NJ 08906-4444
519477460	Email/Text: bankruptcy@pseg.com	Sep 30 2022 21:38:00	PSEG, PO Box 790, Cranford, NJ 07016-0790
519477461	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 30 2022 21:39:00	Select Portfolio Servicing, PO Box 65450, Salt Lake City, UT 84165-0450
519515268	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 30 2022 21:38:00	U.S. Bank National Association, PO Box 619096, Dallas, TX 75261-9096
519477469	+ Email/Text: RASEBN@raslg.com	Sep 30 2022 21:38:00	US Bank National Association, Attn: Ras Citron LLC, 130 Clinton Road, Suite 220, Fairfield, NJ 07004-2926
519534595	Email/Text: EDBKNotices@ecmc.org		

District/off: 0312-2

User: admin

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Date Rcvd: Sep 30, 2022

Form ID: 309A

Total Noticed: 22

Sep 30 2022 21:38:00

US Department of Education, PO Box 16448, St.  
Paul, MN 55116-0448

TOTAL: 12

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519477456		None
519495447		U.S. Bank National Association, as Trustee, for Me
519477459	*+	PSEG, PO Box 14444, New Brunswick, NJ 08906-4444
519535405	*	US Department of Education, PO Box 16448, St. Paul, MN 55116-0448

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 02, 2022

Signature: /s/Gustava Winters